RECEIVED CENTRAL FAX CENTER

No. 3304 P. 1/8

APR 1 9 2006

Pepper Hamilton LLP

50th Floor 500 Grant Street Pittsburgh, PA 15219-2502 412.454.5000 Fax 412.281.0717 www.pepperlaw.com **FAX INFORMATION SHEET**

Date:

April 19, 2006

ID Number:

61297

Identifier:

129510. [[60]

Recipient's Name

Company

General Number

Fax Number

571-273-8300

USPTO

Sender:

Kathleen Pujol on behalf of W. Joseph Melnik

Sender's Direct Line:

412.454.5000

Sender's Email Address:

docketingpgh@pepperlaw.com

Total Pages Including Cover:

8

Comments: Attached is a Election under 37 CFR §3.71 and 3.73 and Power of Attorney together with Statement of Assignee for Application No. 10/775,079.

An original or a copy has [] or has not [✓] been sent to you by mail [] or by overnight service [] or by email [].

→ If total pages are not received, or an error occurred during this transmission, please call the sender at the direct line listed above. ◆ ◆

♦ ♦ CONFIDENTIALITY NOTE ♦ ♦

The documents accompanying this facsimile transmission contain information from the law firm of Pepper Hamilton ULP which is confidential and/or legally privileged. The information is intended only for the use of the individual or entity named on this transmission sheet. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this faxed information is strictly prohibited, and that the documents should be returned to this Firm immediately. In this regard, if you have received this facsimile in error, please notify us by telephone immediately so that we can arrange for the return of the original documents to us at no cost to you.

Operator's Use Only

Start Time:

am [] pm []

End Time:

am | | pm | |

Operator:

Coversheet Page 1 of i

PAGE 33/174 * RCVD AT 4/19/2006 3:11:40 PM (Eastern Daylight Time) * SVR:USPTO-EFXRF-3/1 * DNIS:2738300 * CSID:4122810717 * DURATION (mm-ss):43-14

BEST AVAILABLE COPY

Apr. 19. 2006 3:19PM pepper hamilton No. 3304 P. 2/8

Docket No. 129510.00001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. 10 775, 679 : See Attached

Applicants Robinson, etal.: See Attached

Filed Feb. 11, 2004 : See Attached

Customer No. : 21269

TITLE: SEE ATTACHED

ELECTION UNDER 37 C.F.R. §§ 3.71 AND 3.73 AND POWER OF ATTORNEY

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The undersigned, being Assignee of record of the entire interest in the above-identified application by virtue of an assignment recorded in the United States Patent and Trademark Office as set forth on the attached chart, hereby elects, under 37 C.F.R. § 3.71, to prosecute the application to the exclusion of the inventor.

The Assignee hereby revokes any previous Powers of Attorney and appoint the attorneys and agents associated with Customer Number 21269, for so long as they remain with such company or firm, with full power of substitution and revocation, to prosecute this application, to make alterations and amendments therein, to transact all business in the Patent and Trademark Office in connection therewith, to receive the Letters Patent document, and for one year after the issuance of such Letters Patent to file any request for a certificate of correction that may be deemed appropriate.

PT: #255803 v1 (5HDN01LDOC)

Docket No. 129510.00001

Pursuant to 37 C.F.R. § 3.73, the undersigned has reviewed the evidentiary documents, specifically the Assignment to PAY BY TOUCH CHECKING RESOURCES, INC. referenced below, and certifies that to the best of my knowledge and belief, title remains in the name of the Assignee.

Please direct all future communications regarding this application as follows:

Customer Number 21269 Pepper Hamilton LLP One Mellon Bank Center 500 Grant Street Pittsburgh, PA 15219-2502

ASSIGNEE Pay by Touch Checking Resources, Inc.

Name:

Title: Genrul

Date: 4/18/

ASSIGNMENT:

Concurrently filed
Previously recorded

Date: February 24, 2006

Reel: 017210 Frames: 0364

PT: #253803 v1 (5HDN011.DOC)

Docket No. 129510.00001

| Serial No. | Filing Date: | Inventor: | Assignment to BioPay, LLC Reel/Frame | Recording Date of BioPay, LLC Assignment | Assignment to Pay By Touch Checking Resources, Inc. Reel/Frame | Recording Date: |
|------------|--------------|------------------|--|--|--|--------------------|
| 10/369,235 | 02-19-2003 | Robinson, et al. | 017210/0364 | 02-24-2006 | 017210/0364 | 2/24/2006. |
| 10/277,017 | 10-21-2002 | Robinson, et al. | 017210/0364 | 02-24-2006 | 017210/0364 | 2/24/2006 |
| 10/251,305 | 09-20-2002 | Robinson, et al. | 017210/0364 | 02-24-2006 | 017210/0364 | 2/24/2006 |
| 10/625,045 | 07-23-2003 | Robinson, et al. | 017210/0364 | 02-24-2006 | 017210/0364 | 2/24/2006 |
| 09/765,789 | 01-19-2001 | Robinson, et al. | 017210/0364 | 02-24-2006 | 017210/0364 | 2/24/2006 |
| 10/861,864 | 06-07-2004 | Robinson, et al. | 015440/0736 | 06-07-2004 | 017210/0364 | 2/24/2006 |
| 10/848,354 | 05-19-2004 | Robinson, et al. | 015353/0142 | 05-19-2004 | 017210/0364 | 2/24/2006 |
| 10/840,239 | 05-07-2004 | Robinson, et al. | 015305/0374 | 05-07-2004 | 017210/0364 | 2/24/2006 |
| 10/840,784 | 05-07-2004 | Robinson, et al. | 015311/0690 | 05-07-2004 | 017210/0364 | 2/24/2006 |
| 10/844,532 | 05-13-2004 | Robinson, et al. | 015331/0450 | 05-13-2004 | 017210/0364 | 2/24/2006 |
| 11/005,079 | 12-07-2004 | Robinson, et al. | 016065/0373 | 12-07-2004 | 017210/0364 | 2/24/2006 |
| 11/034,061 | 01-13-2005 | Robinson, et al. | 016163/0951 | 01-13-2005 | 017210/0364 | 2/24/2006 |
| 11/076,893 | 03-11-2005 | Robinson, et al. | 016379/0248 | 03-11-2005 | 017210/0364 | 2/24/2006 |
| 11/123,111 | 05-06-2005 | Robinson, et al. | 016537/0952 | 05-06-2005 | 017210/0364 | 2/24/2006 |
| 11/076,892 | 03-11-2005 | Robinson, et al. | 016379/0209 | 03-11-2005 | 017210/0364 | 2/24/2006 |
| 11/034,056 | 01-13-2005 | Robinson, et al. | 016163/0679 | 01-13-2005 | 017210/0364 | 2/24/2006 |
| 10/920,245 | 08-18-2004 | Robinson, et al. | 015717/0917 | 08-18-2004 | 017210/0364 | 2/24/2006 |
| 10/910,514 | 08-03-2004 | Robinson, et al. | 015656/0730 | 08-03-2004 | 017210/0364 | 2/24/2006 |
| 10/891,503 | 07-15-2004 | Robinson, et al. | 015578/0991 | 07-15-2004 | 017210/0364 | 2/24/2006 |
| 10/775,079 | 02-11-2004 | Robinson, et al. | 014996/0369 | 02-11-2004 | 017210/0364 | 2/24/2006 |
| 10/725,394 | 12-03-2003 | Robinson, et al. | 014757/0044 | 12-03-2003 | 017210/0364 | 2/24/2006 |
| 10/678,646 | 10-06-2003 | Robinson, et al. | 014971/0964 | 02-11-2004 | 017210/0364 | 2/24/2006 |
| 10/829,448 | 04-22-2004 | Robinson, et al. | 015262/0452 | 04-22-2004 | 017210/0364 | 2/24/2006 |
| 10/910,515 | 08-03-2004 | Robinson, et al. | 015663/0289 | 08-03-2004 | 017210/0364 | 2/24/2006 |
| 10/870,047 | 06-18-2004 | Robinson, et al. | 015492/0391 | 06-18-2004 | 017210/0364 | 2/24/2006 |
| 10/743,189 | 12-23-2003 | Robinson, et al. | 014846/0699 | 12-23-2003 | 017210/0364 | 2/24/2006 |
| 11/034,051 | 01-13-2005 | Robinson, et al. | 016163/0658 | 01-13-2005 | 017210/0364 | 2/24/2006 |
| 11/076,891 | 03-11-2005 | Robinson, et al. | 016379/0176 | 03-11-2005 | 017210/0364 | 2/24/2006 |
| 11/034,055 | 01-12-2005 | Robinson, et al. | 016163/0733 | 01-13-2005 | 017210/0364 | 2/24/2006 |
| 11/034,054 | 01-13-2005 | Robinson, et al. | 016163/0690 | 01-13-2005 | 017210/0364 | 2/24/2006 |
| 11/076,851 | 03-11-2004 | Robinson, et al. | 016380/0766 | 03-11-2005 | 017210/0364 | 2/24/2006 |
| 10/983,786 | 11-09-2004 | Robinson, et al. | 015984/0453 | 11-09-2004 | 017210/0364 | 2/24/2006 |
| 1/187,836 | 07-25-2005 | Robinson, et al. | 016811/0720 | 07-25-2005 | 017210/0364 | 2/24/2006 |
| 1/252,744 | 10-19-2005 | Robinson, et al. | 017117/0737 | 10-19-2005 | 017210/0364 | 2/24/2006 |
| 11/217,303 | 09-02-2005 | Robinson, et al. | 016952/0441 | 09-02-2005 | 017210/0364 | 2/24/2006 |
| 11/128,312 | 05-13-2005 | Robinson, et al. | 016564/0576 | 05-13-2005 | 017210/0364 | 2/24/2006 |
| 1/232,878 | 09-23-2005 | Robinson, et al. | 017027/0249 | 09-23-2005 | 017210/0364 | 2/24/2006 |
| 1/284,156 | 11-22-2005 | Robinson, et al. | 015262/0452 | 04-22-2006 | 017210/0364 | 2/24/2006 |
| 1/304,786 | 12-16-2005 | Robinson, et al. | Recorded/not published | 12-16-2005 | 017210/0364 | 2/24/2006 |
| 1/141,033 | 06-01-2005 | Robinson, et al. | Recorded/not published | 06-01-2005 | 017210/0364 | 2/24/2006 |
| 1/304,785 | 12-16-2005 | Robinson, et al. | Recorded/not published | 12-16-2005 | 017210/0364 | 2/24/2006 |
| 1/187,835 | 07-25-2005 | Robinson, et al. | Recorded/not yet published | 02-02-2006 | 017210/0364 | 2/24/2006 |

PT: #255803 v1 (5HON011.DOC)

Docket No. 129510.00001

| Serial No. | Filing Date: | Inventor: | Assignment to BioPay, LLC Reel/Frame | Recording Date of BioPay, LLC Assignment | Assignment to Pay By Touch Checking Resources, Inc. Reel/Frame | Recording Date: |
|------------|--------------|------------------|--|---|--|--------------------|
| 11/345,284 | 02-02-2006 | Robinson, et al. | Recorded/not published | 02-02-2006 | 017336/0231 | 3/21/2006 |
| 10/142,687 | 10-25-2005 | Robinson, et al. | 015436/0665 | 06-07-2004 | 017336/0231 | 3/21/2006 |

Docket No. 129510,0001

STATEMENT UNDER 37 C.F.R. 3.73(B)

Applicant/Patent Owner:

PAY BY TOUCH CHECKING RESOURCES, INC.

Application No./Patent No.: SEE ATTACHED 10/775, 079

Filed/Issue Date:

SEE ATTACHED Feb. 11, 2004

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

PAY BY TOUCH CHECKING RESOURCES, INC. (name of assignee), a corporation (type of organization), states that it is:

- 1. X the assignee of the entire right, title, and interest; or
- 2. an assignee of an undivided part interest

in the patent application/patent identified above by virtue of either.

A chain of title from the inventor(s) of the patent application/patent identified above to the current assignee as identified on the attached chart.

The undersigned (whose title is supplied below) is empowered to sign this statement on behalf of

the assignee.

Signature:

Typed or printed name:

Date:

Title:

PT: #255805 v1 (5HDP01LDOC)

| Serial No. | Filing Date: | Inventor: | Assignment to BloPay, LLC Reel/Frame | Recording Date of BioPay, LLC Assignment | Assignment to Pay By Touch Checking Resources, Inc. Reel/Frame | Recording Date: |
|------------|--------------------------|------------------|--|--|--|--------------------|
| 10/369,235 | 02-19-2003 | Robinson, et al. | 017210/0364 | 02-24-2006 | 017210/0364 | 2/24/2006 |
| 10/277,017 | 10-21-2002 | Robinson, et al. | 017210/0364 | 02-24-2006 | 017210/0364 | 2/24/2006 |
| 10/251,305 | 09-20-2002 | Robinson, et al. | 017210/0364 | 02-24-2006 | 017210/0364 | 2/24/2006 |
| 10/625,045 | 07-23-2003 | Robinson, et al. | 017210/0364 | 02-24-2006 | 017210/0364 | 2/24/2006 |
| 09/765,789 | 01-19-2001 | Robinson, et al. | 017210/0364 | 02-24-2006 | 017210/0364 | 2/24/2006 |
| 10/861,864 | 06-07-2004 | Robinson, et al. | 015440/0736 | 06-07-2004 | 017210/0364 | 2/24/2006 |
| 10/848,354 | 05-19-2004 | Robinson, et al. | 015353/0142 | 05-19-2004 | 017210/0364 | 2/24/2006 |
| 10/840,239 | 05-07-2004 | Robinson, et al. | 015305/0374 | 05-07-2004 | 017210/0364 | 2/24/2006 |
| 10/840,784 | 05-07-2004 | Robinson, et al. | 015311/0690 | 05-07-2004 | 017210/0364 | 2/24/2006 |
| 10/844,532 | 05-13-2004 | Robinson, et al. | 015331/0450 | 05-13-2004 | 017210/0364 | 2/24/2006 |
| 11/005,079 | 12-07-2004 | Robinson, et al. | 016065/0373 | 12-07-2004 | 017210/0364 | 2/24/2006 |
| 11/034,061 | 01-13-2005 | Robinson, et al. | 016163/0951 | 01-13-2005 | 017210/0364 | 2/24/2006 |
| 11/076,893 | 03-11-2005 | Robinson, et al. | 016379/0248 | 03-11-2005 | 017210/0364 | 2/24/2006 |
| 11/123,111 | 05-06-2005 | Robinson, et al. | 016537/0952 | 05-06-2005 | 017210/0364 | 2/24/2006 |
| 11/076,892 | 03-11-2005 | Robinson, et al. | 016379/0209 | 03-11-2005 | 017210/0364 | 2/24/2006 |
| 11/034,056 | 01-13-2005 | Robinson, et al. | 016163/0679 | 01-13-2005 | 017210/0364 | 2/24/2006 |
| 10/920,245 | 08-18-2004 | Robinson, et al. | 015717/0917 | 08-18-2004 | 017210/0364 | 2/24/2006 |
| 10/910,514 | 08-03-2004 | Robinson, et al. | 015656/0730 | 08-03-2004 | 017210/0364 | 2/24/2006 |
| 10/891,503 | 07-15-2004 | Robinson, et al. | 015578/0991 | 07-15-2004 | 017210/0364 | 2/24/2006 |
| 10/775,079 | 02-11-2004 | Robinson, et al. | 014996/0369 | 02-11-2004 | 017210/0364 | 2/24/2006 |
| 10/725,394 | 12-03-2003 | Robinson, et al. | 014757/0044 | 12-03-2003 | 017210/0364 | 2/24/2006 |
| 10/678,646 | 10-06-2003 | Robinson, et al. | 014971/0964 | 02-11-2004 | 017210/0364 | 2/24/2006 |
| 10/829,448 | 04-22-2004 | Robinson, et al. | 015262/0452 | 04-22-2004 | 017210/0364 | 2/24/2006 |
| 10/910,515 | 08-03-2004 | Robinson, et al. | 015663/0289 | 08-03-2004 | 017210/0364 | 2/24/2006 |
| 10/870,047 | 06-18-2004 | Robinson, et al. | 015492/0391 | 06-18-2004 | 017210/0364 | 2/24/2006 |
| 10/743,189 | 12-23-2003 | Robinson, et al. | 014846/0699 | 12-23-2003 | 017210/0364 | 2/24/2006 |
| 11/034,051 | 01-13-2005 | Robinson, et al. | 016163/0658 | 01-13-2005 | 017210/0364 | 2/24/2006 |
| 11/076,891 | 03-11-2005 | Robinson, et al. | 016379/0176 | 03-11-2005 | 017210/0364 | 2/24/2006 |
| 11/034,055 | 01-12-2005 | Robinson, et al. | 016163/0733 | 01-13-2005 | 017210/0364 | 2/24/2006 |
| 11/034,054 | 01-13-2005 | Robinson, et al. | 016163/0690 | 01-13-2005 | 017210/0364 | 2/24/2006 |
| 11/076,851 | 03-11-2004 | Robinson, et al. | 016380/0766 | 03-11-2005 | 017210/0364 | 2/24/2006 |
| 10/983,786 | 11-09-2004 | Robinson, et al. | 015984/0453 | 11-09-2004 | 017210/0364 | 2/24/2006 |
| 11/187,836 | 07-25-2005 | Robinson, et al. | 016811/0720 | 07-25-2005 | 017210/0364 | 2/24/2006 |
| | 10-19-2005 | Robinson, et al. | 017117/0737 | 10-19-2005 | 017210/0364 | 2/24/2006 |
| 11/217,303 | 09-02-2005 05-13-2005 | Robinson, et al. | 016952/0441 | 09-02-2005 | 017210/0364 | 2/24/2006 |
| 11/232,878 | 09-23-2005 | Robinson, et al. | 016564/0576 | 05-13-2005 | 017210/0364 | 2/24/2006 |
| 11/345,284 | 44 44 | Robinson, et al. | 017027/0249 | 09-23-2005 | 017210/0364 | 2/24/2006 |
| | 02-02-2006 | Robinson, et al. | Recorded/not published | 02-02-2006 | 017336/0231 | 3/21/2006 |
| 10/142,687 | 10-25-2005 | Robinson, et al. | 015436/0665 | 06-07-2004 | 017336/0231 | 3/21/2006 |
| 11/284,156 | 11-22-2005 | Robinson, et al. | 015262/0452 | 04-22-2006 | 017210/0364 | 2/24/2006 |
| 11/304,786 | 12-16-2005 | Robinson, et al. | Recorded/not published | 12-16-2005 | 017210/0364 | 2/24/2006 |
| 11/141,033 | 06-01-2005 | Robinson, et al. | Recorded/not published | 06-01-2005 | 017210/0364 | 2/24/2006 |
| 11/304,785 | 12-16-2005 | Robinson, et al. | Recorded/not published | 12-16-2005 | 017210/0364 | 2/24/2006 |
| 11/187,835 | 07-25-2005 | Robinson, et al. | Recorded/not yet published | 02-02-2006 | 017210/0364 | 2/24/2006 |

-2-

RECEIVED
CENTRAL FAX CENTER

Apr. 19. 2006 3:20PM pepper hamilton

No. 3304 P. 8/8

APR 1 9 2006

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Robinson, et al.

Application No.: 10 | 775, 079

Docket No.: 129510. 1601

Filed: Feb. 11, 2004

Examiner:

For: Gystem and Method for Delaying Payment Processing for Biometrically-Initiated Financial Transactions CERTIFICATE OF FACSIMILE UNDER 37 C.F.R. §1.6 & §1.8

I hereby certify that this Power of Attorney and Statement of Assignee is being sent via facsimile to fax number 571-273-8300 under 37 C.F.R. §1.6 & §1.8 on April 19, 2006.

Kathleen Pujol

(Typed/printed name of person mailing paper or fee)

(Signature of person mailing paper or fee)

Documents Faxed:

- 1. Election under 37 CFR §3.71 and 3.73 and Power of Attorney
- 2. Statement of Assignee
- 3. Certificate of Facsimile